

# SPOTLIGHT

The background of the entire page is a warm, orange-to-yellow gradient, suggesting a sunset or sunrise. Overlaid on this background are the dark silhouettes of five cowboys wearing hats and riding horses, arranged in a line across the middle of the page.

January 2002 • Volume 35 • Number 1

## LET'S RIDE!

\$75 Million  
in 2002



Dates to Remember

Feb. 27 (Wednesday), 2002

All business and PR credits must be received in Waco to count for February production.

Company Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top producers must meet the Company's Retention rate, or the minimum Net to Gross ratio\*.

Net to Gross: 77 percent

Retention: 64 percent

\* Net to Gross is only used during the Agent's first eight months.

Partners Update

Effective Jan. 1, 2002, the Basic Partners Plan is being offered at no cost for one year. There will be a minor change to the prescription discount program — a \$1.00 dispensing fee will be charged on all prescriptions — however, all other benefits remain the same, including the discount percentage which averages between 24 and 28 percent. The card issue system will also continue to work the same. The member will still need to complete and mail in the registration form. The Home Office then issues a personalized card which is valid for at least one year.

The Gold Program remains exactly the same at \$24.95 for the first year and \$49.95 for renewals.

The Best of the Best

You have worked hard all year long, now sit back and watch out for AIL's Convention Extravaganza. American Income's 2001 award winners will be recognized in the February issue of *Spotlight*. Your name could be among the best of the best — don't miss it!

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in force premium.

Nickolay Gusev, Raymond Lau, Carla Miller, Eric Neal, Peter Nickolov, Roland Parker, Scott Remmey, Marlon Underwood, and David Wang.

\$200,000 In Force

The following Agents have \$200,000 of in force premium.

Tim Cruise.

Congratulations Roger!

Mark McAndrew recently announced Roger Smith as the new President and Chief Marketing Officer of American Income Life. Roger has been instrumental in orchestrating an effective turnaround at AIL. AIL's field force has grown by more than 50 percent and Life sales have grown 35 percent over the past two years. Congratulations Roger on your tremendous accomplishments and your well-deserved promotion!

From the Field



National Income Life SGA, Durhon Oldham is pictured with New York Governor George Pataki at the New York AFL-CIO fundraiser in honor of those union workers affected by the World Trade Center tragedy. For more information on how you can help with the relief effort, log onto the AFL-CIO Web site at [www.aflcio.org](http://www.aflcio.org). Also the AIL/NILCO/NYCLC disaster relief fund is still accepting contributions, contact your SGA for more information.

Founder's Club Outstanding Producers  
Fourth Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
David Ballard	Jatoft-Foti	2	\$62,607	79	77.26
Nickolay Gusev	Larry Geneser	1	55,940	88	86.62
Theodore Pappas	Richard Rutt	1	53,424	91	90.84
Derek Sandilands	Rick Altig	1	58,027	80	84.92
Marlon Underwood	Scott Smith	1	67,953	76	76.29

\*Percentage of Net to Gross

Founder's Club Outstanding P.R. Representatives  
Fourth Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Laurie Onasch	Joseph Manone	3	10,395 Cards
Leo VanDenBussche	Rick Altig	1	51 Groups
Marjorie Wade	Ryan Whitley	1	63 Groups

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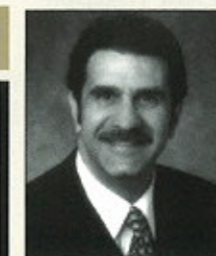


Let's Ride

If you could see me now, you would see an Alfred E. Newman *The Cat That Ate the Canary* grin on my face. American Income ended 2001 with an outstanding \$65,186,000 of Net ALP. Who would have thought we could take our \$60 million goal that far? Worried — Me? Never — not even for a minute!

At American Income, we saw a vision of what could be done. We implemented the systems to do it, held ourselves accountable and showed the rest of the world that AIL/NILICO is the shining star of Torchmark. Let's just consider some of things we accomplished in 2001:

- ▼ Realized a 25 percent increase in Net ALP over last year;
- ▼ Finished the year with nine record breaking months;
- ▼ Increased our Agent force by over 400 Agents;
- ▼ Increased the Company Persistency to 74 percent and Net to Gross to 77 percent;
- ▼ Introduced a new recruiting CD-ROM;
- ▼ Implemented accountability for minimum standards;
- ▼ Expanded the MGA bonus to include GAs;
- ▼ Commenced operations in New York with NILICO.



FROM THE DESK OF:  
**Roger Smith**  
President & Chief  
Marketing Officer of  
American Income Life

"The bravest are surely those who have the clearest vision of what is before them, glory and danger alike, and yet notwithstanding, go out to meet it."

— Thucydides

Now that we have touted our accomplishments, let's consider how we achieved these tremendous milestones.

The real heroes this year are those of you who worked tirelessly to push the envelope and break the records. Without your individual efforts, our \$65 million year would have never seen the light of day. Each of you pulled together in a collaborative effort to make our goal a reality — **Congratulations!**

I wish I could describe my feelings as I look back and examine all that has happened in the past year. As a nation, we have faced the unthinkable and held strong in the wake of tragedy. As a company, we have moved forward to see the fruits of our labor, and, as individuals, we have braved a new world and are now prepared to head into the future.

As I look to the future, my feelings of certainty are at an all-time high. I am certain, given any goal, American Income is up to the challenge. **I am also certain that, as we embark on our goal to \$75 million in 2002, your commitment, dedication, and spirit will carry us there and beyond. Again,**

**it only takes a vision of what to do, implementing systems to do it and maintaining our accountability to hold us on track.**

Recently, I watched the old western "*The Magnificent Seven.*" In this 1960 movie starring Yul Brynner, Steve McQueen and Charles Bronson, seven American gunmen hire themselves out to protect a Mexican village from bandits. As the movie unfolds, these seven gunslingers set out to help the village farmers defend themselves against bandits who routinely loot their community. The prospect of these seven men overcoming the odds of 40 to seven was grim. However, knowing the obstacles, they embarked on the journey anyway. As they mounted their horses and headed out to fight the bandits, Yul Brynner turns in his saddle and says, "**Let's ride!**" It is at this moment in the movie that it hits me — I know that feeling! Not only do I know that feeling, but you do too. It is the same feeling I get when I ride my Harley and open the throttle, or when you are in a sports car and floor the accelerator. It is the

same feeling you get when you close a sale and the check or sign a TG-13 contract. It is the feeling that a producer with American Income knows all too well.

I am sure you all are wondering where I am going with this "**Let's ride**" theme. Well, I will tell you where we are going. We are going places. We are headed for the open road, and we are prepared to open the throttle. If you thought 2001 was a production adventure, hold onto your saddle because 2002 is still ahead. Last year we were just getting warmed up; this year we are ready to pull out all the stops. We are planning big things for AIL

in 2002, and the \$75 million goal is only part of it. Let's take a look at what else is on the agenda:

- ▼ A new monthly retention bonus;
- ▼ A new terminal illness rider;
- ▼ A new high-end term policy;
- ▼ New AD&D marketing products;
- ▼ New career Agent contracts;
- ▼ New vesting provisions.

**There you have it: the end of one monumental year and the adventure of another one just ahead. How 'bout it? Are you ready?**

**Let's ride — \$75 million in 2002!**

Spotlight

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## PROMOTIONS

### Promoted To Supervising Agent

Michael Acerra Tyron Conard Virginia	Therone Alexander Ed Orell Texas	Steven Austin Marc Zipper Florida	Michael Barrett Rick Altig Tennessee	Jessica Bergren Rick Altig Minnesota
Richard Brown Eric Giglione New Jersey	Phillip Cavelle Scott Smith Illinois	Dale Cavestany Jatoff-Foti California	Paxton Dailey Tyron Conard Maryland	Volodymyr Derevyanyy Rick Altig Manitoba
Myra Diaz William Jennings Colorado	Mario Espinoza William Jennings Colorado	Yoshinori Goya David Cohen California	Peter Hamm Eric Giglione New Jersey	Jeff Hermes Kevin Pawlowski Texas
Jay Hurwitz Tom Williams Florida	David Iarussi Ed Orell Texas	Jean Kamdem Tyron Conard District of Columbia	Brian Karger Rick Altig Washington	Matthew Kernan Mark Hancock Indiana
Patricia Lee Scott Smith Michigan	Paul Martinez Ed Orell Texas	Mark Matthews Hancock-Boles Ohio	Theodore Maurice Rick Altig Tennessee	Ian McLeod Ed Orell Texas
Rowna Nicolas Marc Zipper Florida	Sanders Offner Robert Colley Louisiana	Paul Peters Marc Zipper Florida	Thomas Phillips Marc Zipper Florida	Daniel Rivera Eric Giglione New Jersey
David Smith Rick Altig Tennessee	Christopher Stephens Jatoff-Foti California	Lee Stradley Marc Morton Ohio	Cathy Thompson Tyron Conard Maryland	John Tipper Guy Rouelle Vermont
Michel Verleysen Eric Giglione Pennsylvania	Antonio Walker Eric Giglione Pennsylvania	Brian Zophin Ed Orell Texas		

### Promoted To General Agent

Darren Austin Scott Smith Illinois	John Baldo Eric Giglione New Jersey	Machelle Berry Jatoff-Foti California	Charlotte Braddon Altig-Martyn Ontario	Christopher Hernandez Scott Smith Illinois
Sidney Hodgskiss Rick Altig British Columbia	Stephen Kapsalis Scott Smith Illinois	Brian Lamm Mark Hancock Indiana	Shon Lange Scott Smith Illinois	David Mah Rick Altig British Columbia
Rebecca Recheck Joseph Manone Wisconsin	Charles Rodriguez Tom Williams Florida	Andrew Rossberg Richard Rutt New York	Hugo Rust Jatoff-Foti California	Bobak Schnackel Rick Altig Washington
Jerry Smith Rick Altig Washington	Nannette Troutman Rick Altig Oregon			

### Promoted To Master General Agent

Nickolay Gusev Vlad Basov Texas	Jason Launius David Cohen California	Mitchell Look James Surace Ohio	Diana Newman Rick Altig Washington	Arkadi Nulman Larry Geneser Kansas
Michael Redd Ed Orell Texas	Jonathan Saluk Richard Rutt New York	Jose Sanchez Scott Smith Illinois	Gary Selesky Scott Smith Illinois	Jay Siders Mike Jones Ohio
David Wang Scott Smith Illinois				

## INDIVIDUAL PRODUCERS



1. John Baldo  
Edison, NJ



2. Timothy Cruise  
Woodridge, IL



3. Therone Alexander  
Dallas, TX



4. Brian Quinn  
Kansas City, MO



5. Derek Sandilands  
Calgary, AB



6. Cherie Waipouri  
Auckland, NZ



7. David Wang  
Woodridge, IL



8. Kelly McDonald  
Los Angeles, CA



9. Erik Martinez  
St. Louis, MO



10. Carla Miller  
Omaha, NE



INDIVIDUAL PRODUCERS

All Time Record to Beat				December Qualifiers					
★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.			Name	Net ALP	Pers	N/G*
1. John Baldo	\$31,562		98	David Brister	Eric Giglione				
2. Timothy Cruise	28,965	80.21	80	Eric Nichols	Scott Smith				
3. Therone Alexander	26,148		100	David Zophin	Ed Orell				
4. Brian Quinn	18,928		94	Arkadi Nulman	Larry Geneser				
5. Derek Sandilands	18,770	84.92	80	Melinda-Rae Lyse	Rick Altig				
6. Cherie Waipouri	18,078		100	Stephen Ross	Steve Friedlander				
7. David Wang	17,943	80.65	85	Eric Nichols	Scott Smith				
8. Kelly McDonald	17,351		93	Kelly McDonald	David Cohen				
9. Erik Martinez	15,975		93	Slav Bitman	Larry Geneser				
10. Carla Miller	15,505	80.15	82		Chris Lafond				
11. Larry Adebessin	15,457	79.09	85	Larry Adebessin	Matt Blumert				
12. Nestor Aramayo	14,890	76.12	86		Tom Williams				
13. Ruben Soberanes	14,051	80.38	88		Jatoft-Foti				
14. Peter Bardeson	14,018	77.53	78	Danny VanHouten	Joseph Manone				
15. Dan Louie	13,798		85	Roger Fung	Rick Altig				
16. Christian Adams	13,781	79.09	78	Vito Pecoraro	Eric Giglione				
17. Jeff Hermes	13,745		93	Don Goodwin	Kevin Pawlowski				
18. Stephen Kapsalis	13,722		86	Steven Jakubczak	Scott Smith				
19. Harold McSweeney	13,533		92		Robert Patterson				
20. Marc Rosen	13,355		87	Jeffrey Dinocento	Eric Giglione				
21. Dallas Dixon	13,092		87	Slav Bitman	Larry Geneser				
22. Ronald VanWoesik	13,085	85.54	82	Ronald VanWoesik	Vlad Basov				
23. Jim Bianchi	13,073		88	Paul Rumbuc	Durhon Oldham				
24. Robert Ulreich	12,991		93	Roger Johnson	Jatoft-Foti				
25. Joseph Habeeb	12,973	80.46	84	Nickolay Gusev	Vlad Basov				
26. Moneesha Smith	12,907		88	John Huber	Eric Giglione				
27. Harold Elliott	12,711		84	Jeffory Churchfield	Rick Altig				
28. Joseph Moore	12,710		90	John McCreary	Furer-Whittinghill				
29. Jeffrey Szmanda	12,430	88.38	85	Wayne Henricks	Joseph Manone				
30. Shon Lange	12,392		80	Michael Knapick	Scott Smith				
31. Volodymyr Derevyanyy	12,355		85	Ilija Orlovic	Rick Altig				
32. Kendra Roberts	12,318		100	David Brister	Eric Giglione				
33. Ryan Hungate	12,225		96	John McCreary	Furer-Whittinghill				
34. Buck Luymes	12,049	82.37	82	Buck Luymes	Rick Altig				
35. Andrew Rossberg	12,016		97	Theodore Pappas	Richard Rutt				
36. Peter Novellino	12,003	83.91	82	Jeffory Churchfield	Rick Altig				
37. Danny Desentz	11,998		100	Gregory Strausser	Zeidner-Cowan				
38. Brian Traboulay	11,853	82.85	86	Brian Traboulay	Rick Altig				
39. Celedonio Javier	11,839		84	Gloria Sanchez	Jatoft-Foti				
40. Nicholas Klusty	11,832		100	David Zophin	Ed Orell				
41. John Reinbott	11,827		93	David Brister	Eric Giglione				
42. Robert Rodney	11,823		100	Rory Lee	Rick Altig				
43. John Cain	11,692		96	Paul Anderson	Larry Geneser				
44. Francisco Perez	11,654	82.43	85	Jeffrey Dinocento	Eric Giglione				
45. Joseph Ricci	11,584		100	Jeffrey Dinocento	Eric Giglione				
46. Adrienne Ross	11,565		99	Stephen Ross	Steve Friedlander				
47. Lawrence Tenamore	11,346		90	Steven Jakubczak	Scott Smith				
48. James Dattilo	11,229	75.45	85	James Dattilo	Marc Zipper				
49. David Ballard	11,216	79.22	80	Doreen Ryan-Foti	Jatoft-Foti				
50. Vedran Pipinic	11,006		92	Adam Kiss	Richard Rutt				

\*Percentage of Net to Gross

INDIVIDUAL PRODUCERS

All Time Record to Beat				YTD Qualifiers					
★ Timothy Cruise	Net ALP \$242,696	Year 2000				Name	Net ALP	Pers	N/G*
1. Timothy Cruise	\$226,774	80.21	80	Eric Nichols	Scott Smith				
2. David Wang	216,013	80.65	85	Eric Nichols	Scott Smith				
3. Ruben Soberanes	185,191	80.38	88		Jatoft-Foti				
4. Carla Miller	170,138	80.15	82		Chris Lafond				
5. James Dattilo	166,901	75.45	85	James Dattilo	Marc Zipper				
6. Arkadi Nulman	140,761	85.73	82	Arkadi Nulman	Larry Geneser				
7. Eddie Norman	132,933	88.68	78	Eddie Norman	Scott Smith				
8. Peter Bardeson	131,752	77.53	78	Danny VanHouten	Joseph Manone				
9. Roland Parker	131,341	81.05	82	Roland Parker	Tom Williams				
10. Derek Sandilands	125,369	84.92	80	Melinda-Rae Lyse	Rick Altig				
11. James Peate	122,785	82.99	84	James Peate	Marc Zipper				
12. David Ballard	121,036	79.22	80	Doreen Ryan-Foti	Jatoft-Foti				
13. Steve Fujitani	118,396	84.99	88	Dennis Muth	Rick Altig				
14. Nickolay Gusev	116,178	87.23	86	Nickolay Gusev	Vlad Basov				
15. Bill Wade	115,745	76.23	80	Jack Seitz	Hancock-Boles				
16. Theodore Pappas	110,143	84.43	89	Theodore Pappas	Richard Rutt				
17. Eric Neal	108,862	78.34	80	Slav Bitman	Larry Geneser				
18. Peter Nikolov	107,470	82.12	93	Stephen Ross	Steve Friedlander				
19. Scott Remmey	105,949	89.68	80	Jeffrey Dinocento	Eric Giglione				
20. Jinzhou Zhao	105,606	90.08	90	Wilbur Smith	Rick Altig				
21. Gregory Engrav	104,147	83.45	84	Steven Engrav	Rick Altig				
22. Lorena Barriere	102,671	77.24	89	Lee Conti	David Cohen				
23. Mark Gagliardi	102,640	83.07	81	Doreen Ryan-Foti	Jatoft-Foti				
24. Andrew Fike	102,567	84.03	92	Elizabeth Mallon	Robert Glover				
25. Mark Bleier	102,135	88.87	89		Gary Bleier				
26. Wesley Bangs	100,260	80.35	83	Wendell Bangs	Rick Altig				
27. Ramin Maghsoud	100,172	78.30	90	Larry Kudlacek	Vlad Basov				
28. Richard Sauer	98,890	79.71	86	David Brister	Eric Giglione				
29. Brian Traboulay	98,440	82.85	86	Brian Traboulay	Rick Altig				
30. Carl Boldon	98,312	80.41	88		Zeidner-Cowan				
31. Daniel Phares	98,146	84.88	85	Daniel Phares	Marc Morton				
32. Paul Anderson	96,299	86.00	83	Paul Anderson	Larry Geneser				
33. Rajeev Arora	95,688	88.43	83	Hurst Kopp	Rick Altig				
34. Erik Martinez	95,359		93	Slav Bitman	Larry Geneser				
35. David Thornton	94,303	94.15	93	Erik Graham	David Cohen				
36. Herman Libman	92,268	87.20	84	Herman Libman	Lisa D'Amico				
37. Michael Thomas	91,980	78.57	81	Michael Thomas	Robert Smith				
38. Duane Roth	91,979		83	Slav Bitman	Larry Geneser				
39. Hans Manseth	91,949	77.74	83	Hurst Kopp	Rick Altig				
40. Wai-Ming Wong	91,842	76.09	80	Don Wold	Rick Altig				
41. Michael Perkins	91,015	75.08	87	Doreen Ryan-Foti	Jatoft-Foti				
42. James Logan	90,989	86.62	93	James Logan	Hughes-Parekh				
43. Angeles Ordas	90,866	85.56	83		Furer-Whittinghill				
44. George Vrban	89,776	76.74	85	George Vrban	Marc Zipper				
45. Errol Doerr	89,707	78.80	78	Wendell Bangs	Rick Altig				
46. Bradley Kincaid	89,519	81.88	83	Rory Lee	Rick Altig				
47. Stacey Wall	89,303	76.05	80	Jeffrey Dinocento	Eric Giglione				
48. Carmin Fusco	89,231	79.99	83	Vito Pecoraro	Eric Giglione				
49. Darrell Ballard	87,809	80.98	86	Darrell Ballard	Jatoft-Foti				
50. Kouassi Appiah	86,913	81.81	83	Roger Fung	Rick Altig				

\*Percentage of Net to Gross



\$750+

Agent	SGA
Larry Adebessin	Matt Blumert
Therone Alexander	Ed Orell
Timothy Cruise	Scott Smith
Dallas Dixon	Larry Geneser
Erik Martinez	Larry Geneser
Kelly McDonald	David Cohen
Carla Miller	Chris Lafond
Brian Quinn	Larry Geneser
Marc Rosen	Eric Giglione
Derek Sandilands	Rick Altig
Ruben Soberanes	Jatoft-Foti
Cherie Waipouri	Steve Friedlander
David Wang	Scott Smith

\$600+

Agent	SGA
Christian Adams	Eric Giglione
Nestor Aramayo	Tom Williams
Peter Bardeson	Joseph Manone
Jim Bianchi	Durhon Oldham
Volodymyr Derevyanyy	Rick Altig
Harold Elliott	Rick Altig
Joseph Habeeb	Vlad Basov
Jeff Hermes	Kevin Pawlowski
Ryan Hungate	Furer-Whittinghill
Stephen Kapsalis	Scott Smith
Shon Lange	Scott Smith
Dan Louie	Rick Altig
Alan Buck Luymes	Rick Altig
Harold McSweeny	Robert Patterson
Heeni Mikaere	Steve Friedlander
Joseph Moore	Furer-Whittinghill
Peter Novellino	Rick Altig
John Reinbott	Eric Giglione
John Rice	Jatoft-Foti
Kendra Roberts	Eric Giglione
Joshua Robinson	Larry Geneser
Andrew Rossberg	Richard Rutt
Duane Roth	Larry Geneser
Moneesha Smith	Eric Giglione
Jeffrey Szmanda	Joseph Manone
Charles Todd	Scott Smith
Robert Ulreich	Jatoft-Foti
Ronald VanWoesik	Vlad Basov

\$500+

Agent	SGA
David Ballard	Jatoft-Foti
Jennifer Baron	Tom Williams
Lorena Barriere	David Cohen
Hamidrez Bassir	Marc Zipper
Mark Bleier	Gary Bleier
Jason Brinkmeyer	Larry Geneser
John Cain	Larry Geneser
Dale Cavestany	Jatoft-Foti
James Dattilo	Marc Zipper
Danny Desentz	Zeidner-Cowan
Jesse Espinoza	David Cohen
Steven Greer	Durhon Oldham
Celedonio Javier	Jatoft-Foti
Nicholas Klusty	Ed Orell
Stephen Liberto	Eric Giglione
Brian Martinez	Robert Patterson
Peter Nikolov	Steve Friedlander
Jarrold Novicke	Ed Orell
Sean O'Neill	Steve Friedlander
Tim Oztunguc	Scott Smith
Francisco Perez	Eric Giglione
Vedran Pipinic	Richard Rutt
Joseph Ricci	Eric Giglione
Robert Rodney	Rick Altig
Adrienne Ross	Steve Friedlander
Shamshinder Sidhu	Rick Altig
Thaddeus Szuwalski	Eric Giglione
Lawrence Tenamore	Scott Smith
Brian Traboulay	Rick Altig
Thomas Vaughn	Scott Smith
Bill Wade	Hancock-Boles
Roy Zeikle	Larry Geneser
Brian Zophin	Ed Orell

\$400+

Agent	SGA
Tawnya Aguirre	David Cohen
Machelle Berry	Jatoft-Foti
Carl Boldon	Zeidner-Cowan
Celine Boudreau	Ramin Kouladji
Stephen Bright	Larry Geneser
London Burnett	James Surace
David Carey	Scott Smith
Jason Cooper	Larry Geneser
Carmin Fusco	Eric Giglione
Hal Herman	Durhon Oldham
Brian Hoff	Larry Geneser
Roger Hotz	Rick Altig
David Iarussi	Ed Orell
Anthony Jefferies	Joshua Chalom
Jacqueline Miru	Steve Friedlander
Arkadi Nulman	Larry Geneser
Daniel Rivera	Eric Giglione
Imran Satti	Joshua Chalom
Latonya Tucker	Scott Smith
George Vrban	Marc Zipper
Jinzhou Zhao	Rick Altig

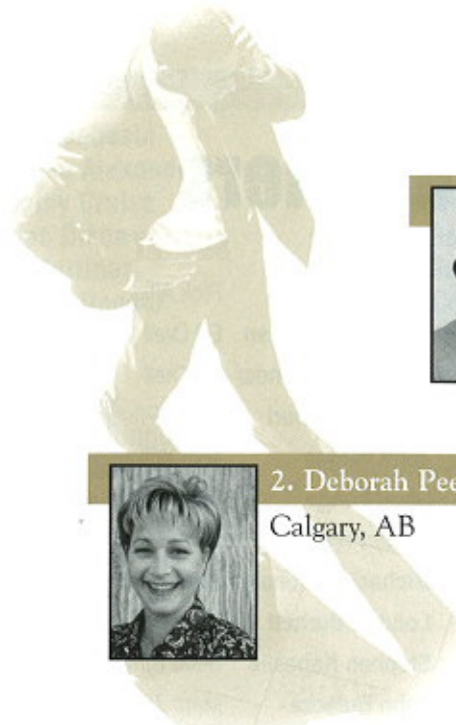
## Fourth Quarter Bonus Qualifiers

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY
Carla Miller	Chris Lafond	\$10,919	Mark Bleier	Gary Bleier	\$3,124
Timothy Cruise	Scott Smith	8,857	Jeff Hermes	Kevin Pawlowski	3,095
David Wang	Scott Smith	7,436	Lorena Barriere	David Cohen	3,095
Brian Quinn	Larry Geneser	6,460	Robert Aks	Larry Geneser	3,080
Derek Sandilands	Rick Altig	5,877	Roger Hotz	Rick Altig	3,052
Arkadi Nulman	Larry Geneser	5,724	Joshua Robinson	Larry Geneser	2,991
Ruben Soberanes	Jatoft-Foti	5,429	Peter Bardeson	Joseph Manone	2,983
John Rice	Jatoft-Foti	5,285	Nickolay Gusev	Vlad Basov	2,970
Erik Martinez	Larry Geneser	5,084	Moneesha Smith	Eric Giglione	2,933
David Ballard	Jatoft-Foti	5,068	Stephen Bright	Larry Geneser	2,886
Harold McSweeny	Robert Patterson	4,993	Clifford Kearbey	Larry Geneser	2,861
Andrew Rossberg	Richard Rutt	4,834	Peter Nikolov	Steve Friedlander	2,860
Marc Rosen	Eric Giglione	4,813	Hal Herman	Durhon Oldham	2,859
Kelly McDonald	David Cohen	4,202	Wai-Ming Wong	Rick Altig	2,854
Steve Fujitani	Rick Altig	4,108	Dallas Dixon	Larry Geneser	2,834
James Dattilo	Marc Zipper	3,755	Machelle Berry	Jatoft-Foti	2,828
Brian Martinez	Robert Patterson	3,750	Jinzhou Zhao	Rick Altig	2,821
Adrienne Ross	Steve Friedlander	3,708	Ronald Vanwoesik	Vlad Basov	2,820
Denard Cooper	Eric Giglione	3,624	Gary Hausman	David Cohen	2,816
Brian Traboulay	Rick Altig	3,543	David Cassidy	Rick Altig	2,813
Duane Roth	Larry Geneser	3,443	Tim Oztunguc	Scott Smith	2,785
John Baldo	Eric Giglione	3,443	Celedonio Javier	Jatoft-Foti	2,775
David Carey	Scott Smith	3,416	Peter Novellino	Rick Altig	2,762
James Peate	Marc Zipper	3,401	Alan Buck Luymes	Rick Altig	2,762
John Reinbott	Eric Giglione	3,397	Volodymyr Derevyanyy	Rick Altig	2,729
Joseph Moore	Furer-Whittinghill	3,362	Bradley Kincaid	Rick Altig	2,718
Francisco Perez	Eric Giglione	3,348	Maurice Davies	Steve Friedlander	2,716
Bill Wade	Hancock-Boles	3,348	Joseph Habeeb	Vlad Basov	2,713
Robert Ulreich	Jatoft-Foti	3,296	Jim Bianchi	Durhon Oldham	2,709
Nestor Aramayo	Tom Williams	3,286	Larry Adebessin	Matt Blumert	2,694
Charles Todd	Scott Smith	3,262	Hugo Rust	Jatoft-Foti	2,691
Roland Parker	Tom Williams	3,246	Carl Boldon	Zeidner-Cowan	2,690
Valentin Trujillo	Scott Smith	3,240	Ramin Maghsoud	Vlad Basov	2,677
Scott Remmey	Eric Giglione	3,158	Sam Hartleroad	Hancock-Boles	2,655
Dan Louie	Rick Altig	\$2,633	Chris Christensen	Ed Orell	2,618
Therone Alexander	Ed Orell	2,615	Cherie Waipouri	Steve Friedlander	2,600
John Vargas	Tom Williams	2,572	Shon Lange	Scott Smith	2,566
Leroy Frye	Larry Geneser	2,566	Michael McDonald	Jatoft-Foti	2,565
London Burnett	James Surace	2,561	Stephen Kapsalis	Scott Smith	2,559
John Bulecza	Marc Zipper	2,556	Bryan Fratt	Ed Orell	2,537
Kubilay Isbilien	Furer-Whittinghill	2,530	Steven Greer	Durhon Oldham	2,530
Allen Green	Richard Rutt	2,521	Heeni Mikaere	Steve Friedlander	2,513
Lois Pilcher	Steve Friedlander	2,507	Matthew Wolfanger	Durhon Oldham	2,500
Robert Biddle	Hancock-Boles	2,497	Jeffrey Bell	Zeidner-Cowan	2,495
Theodore Pappas	Richard Rutt	2,486	Michael Saracino	Dennis Ishler	2,485
George Vrban	Marc Zipper	2,473	Jessica Bergren	Rick Altig	2,466
Jean Kamden	Tyrone Conard	2,456	Paul Martinez	Ed Orell	2,444
Carmin Fusco	Eric Giglione	2,413	Sean Ajayi	Jatoft-Foti	2,412
Michael Perkins	Jatoft-Foti	2,410	Amy Shamsiev	Richard Rutt	2,407

**Total**  
**\$326,259**



## SUPERVISING AGENTS



1. Kevin Surles  
Dallas, TX



2. Deborah Peers  
Calgary, AB



3. Lisa Donoghue  
Auckland, NZ

### All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

### All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

## December Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Kevin Surles	\$35,950	\$47,299		87	7	David Zophin	Ed Orell
2. Deborah Peers	19,898	20,655		91	3	Steven Lee	Rick Altig
3. Lisa Donoghue	17,043	25,863	89.29	97	3	Lawrence Hauck	Steve Friedlander
4. Jason Danielson	14,629	26,074		99	1	Wendell Bangs	Rick Altig
5. Darren Austin	14,578	18,575		90	2	Eric Nichols	Scott Smith

### All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

### All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

## YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Kevin Surles	\$85,305	\$122,718		87	7	David Zophin	Ed Orell
2. William Richard	68,500	52,827		87	3	Michael O'Rourke	Larry Geneser
3. Deborah Peers	58,801	81,386		91	3	Steven Lee	Rick Altig
4. Lisa Donoghue	55,478	103,653	89.29	97	3	Lawrence Hauck	Steve Friedlander
5. Stephen Momberg	55,071	121,790	79.93	81	2	Jeffery Churchfield	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



1. Michael Redd  
Dallas, TX  
**Record Breaker!**  
MTD First Year Agent Production



2. Eric Neal  
St. Louis, MO  
**Record Breaker!**  
YTD First Year Agent Production



3. Wesley Bangs  
Crystal, MN



4. Jose Sanchez  
Woodridge, IL



5. Gary Selesky  
Woodridge, IL

### All Time Record to Beat

Month: \$94,260 1st Yr. Michael Redd

### All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

## December Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael Redd	\$97,166	\$101,399	86.31	91	21	David Zophin	Ed Orell
2. Eric Neal	82,537	91,557	83.60	87	11	Slav Bitman	Larry Geneser
3. Wesley Bangs	41,633	46,999	83.17	89	10	Wendell Bangs	Rick Altig
4. Jose Sanchez	41,230	46,451	84.56	89	12	Eric Nichols	Scott Smith
5. Gary Selesky	34,046	37,424	78.16	84	8	Michael Knapick	Scott Smith
6. Greg Spence	32,301	38,204	80.12	86	9	David Zophin	Ed Orell
7. Leanne Hughes	30,118	44,032	78.30	80	8	David Brister	Eric Giglione
8. Maurice Davies	29,662	34,303	84.72	98	4	Stephen Ross	Steve Friedlander
9. James Beck	28,448	37,354	81.97	88	7	Steven Jakubczak	Scott Smith
10. Jeffrey Ravnitzky	26,152	30,116	81.44	86	8	Nicholas Nitkowsky	Tom Williams

### All Time Record to Beat

YTD: \$395,699 1st Yr. James Peale

### All Time Record to Beat

YTD: \$864,620 Net ALP

## YTD Production

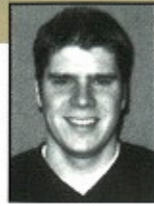
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eric Neal	\$489,120	\$568,069	83.60	87	11	Slav Bitman	Larry Geneser
2. Gary Selesky	377,957	446,803	78.16	84	8	Michael Knapick	Scott Smith
3. Michael Redd	353,176	397,967	86.31	91	21	David Zophin	Ed Orell
4. Leanne Hughes	287,099	492,105	78.30	80	8	David Brister	Eric Giglione
5. Jose Sanchez	262,129	344,018	84.56	89	12	Eric Nichols	Scott Smith
6. Jeffrey Ravnitzky	245,653	255,514	81.44	86	8	Nicholas Nitkowsky	Tom Williams
7. Roland Fletcher	222,702	288,440	75.46	85	2	Slav Bitman	Larry Geneser
8. Wesley Bangs	176,021	277,043	83.17	89	10	Wendell Bangs	Rick Altig
9. Errol Doerr	161,868	252,382	81.33	84	4	Wendell Bangs	Rick Altig
10. Wayne Huber	160,569	205,591	77.26	84	2	John Huber	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.





**1. Slav Bitman**  
St. Louis, MO  
**Record Breaker!**  
YTD First Year Agent Production



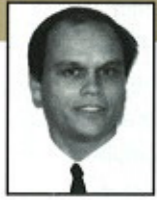
**2. Paul Rumbuc**  
Rochester, NY



**3. Steven Jakubczak**  
Woodridge, IL



**4. Eric Nichols**  
Woodridge, IL



**5. Stephen Ross**  
Auckland, NZ



**6. Wendell Bangs**  
Crystal, MN



**7. Steve Foti**  
Walnut Creek, CA



**8. Wilbur Smith**  
Redmond, WA



**9. Lawrence Hauck**  
Auckland, NZ



**10. Gregory Strausser**  
Southfield, MI

## December Production

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
<b>1. Slav Bitman</b>	<b>\$147,166</b>	<b>\$171,101</b>	<b>76.87</b>	<b>78</b>	<b>23</b>	<b>Larry Geneser</b>
2. Paul Rumbuc	108,352	108,352	83.01	89	21	Durhon Oldham
3. Steven Jakubczak	84,722	93,123	77.90	84	15	Scott Smith
4. Eric Nichols	79,365	112,041	79.45	84	19	Scott Smith
5. Stephen Ross	74,644	89,986	79.21	94	15	Steve Friedlander
6. Wendell Bangs	69,909	82,709	81.72	84	12	Rick Altig
7. Steve Foti	69,691	79,751	76.69	78	17	Jatoft-Foti
8. Wilbur Smith	59,417	86,255	80.77	80	24	Rick Altig
9. Lawrence Hauck	55,492	57,126	81.89	94	9	Steve Friedlander
10. Gregory Strausser	54,457	53,523	77.26	80	14	Zeidner-Cowan
11. Lee Conti	51,214	63,379	77.54	84	15	David Cohen
12. John McCreary	42,532	41,062		90	7	Furer-Whittinghill
13. Danny VanHouten	41,756	44,703	82.13	79	13	Joseph Manone
14. Arkadi Nulman	41,139	58,798		94	4	Larry Geneser
15. Theodore Pappas	41,042	41,895		95	8	Richard Rutt
16. Vito Pecoraro	38,341	56,375	75.51	79	8	Eric Giglione
17. Roger Fung	37,739	61,543	78.53	78	12	Rick Altig
18. John Akers	35,725	37,907		83	4	Chris Lafond
19. Wayne Hendricks	35,577	41,011	87.11	87	9	Joseph Manone
20. Scott Geisel	33,874	37,387	78.24	81	10	Lisa D'Amico

## YTD Production

All Time Record to Beat  
YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat  
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
<b>1. Slav Bitman</b>	<b>\$1,705,178</b>	<b>\$1,806,173</b>	<b>76.87</b>	<b>78</b>	<b>23</b>	<b>Larry Geneser</b>
2. Paul Rumbuc	746,169	762,721	83.01	89	21	Durhon Oldham
3. Eric Nichols	681,805	859,697	79.45	84	19	Scott Smith
4. Steve Foti	571,629	917,853	76.69	78	17	Jatoft-Foti
5. Paul Lund	545,086	666,810	74.99	78	8	Scott Smith
6. Lee Conti	531,444	840,558	77.54	84	15	David Cohen
7. Christine Hartman	516,297	805,539	78.04	81	17	Cohen-Hartman
8. Stephen Ross	475,919	671,497	79.21	94	15	Steve Friedlander
9. Gregory Partee	464,671	617,307	77.87	83	8	Hancock-Boles
10. Wendell Bangs	426,045	607,990	81.72	84	12	Rick Altig
11. Steven Jakubczak	410,980	459,488	77.90	84	15	Scott Smith
12. Steven Lee	389,964	498,005	80.03	78	9	Altig-Martyn
13. Gregory Strausser	379,086	380,021	77.26	80	14	Zeidner-Cowan
14. Danny VanHouten	372,145	457,179	82.13	79	13	Joseph Manone
15. Wilbur Smith	355,653	997,927	80.77	80	24	Rick Altig
16. Erik Graham	353,387	888,939	82.80	88	10	David Cohen
17. Robert Olson	337,139	701,901	77.01	79	12	Scott Smith
18. Lawrence Hauck	333,109	390,981	81.89	94	9	Steve Friedlander
19. Vito Pecoraro	312,863	473,165	75.51	79	8	Eric Giglione
20. Scott Geisel	303,623	380,363	78.24	81	10	Lisa D'Amico

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.



**Monthly Management Bonus**  
 65 Percent and 70 Percent MGA Contracts  
 57.5 Percent GAs Coded Under MGA

December Bonus Qualifiers

<b>Slav Bitman</b> \$11,682	<b>Lee Conti</b> \$4,576	<b>Michael Hanson</b> \$1,300	<b>Christine Hartman</b> \$860	<b>Leslie Taylor</b> \$296
<b>Paul Rumbuc</b> \$9,846	<b>Jeff Churchfield</b> \$3,968	<b>Neil Zeigler</b> \$1,267	<b>James Beck</b> \$786	<b>Rosario Aguilar</b> \$296
<b>Steven Jakubczak</b> \$8,838	<b>Wilbur Smith</b> \$3,248	<b>Wayne Hendricks</b> \$1,243	<b>Peter Novellino</b> \$725	<b>Edmundo Martinez</b> \$287
<b>Stephen Ross</b> \$7,226	<b>John Akers</b> \$2,907	<b>Wesley Bangs</b> \$1,066	<b>Roland Fletcher</b> \$637	<b>Carlos Cantu</b> \$270
<b>Lawrence Hauck</b> \$6,924	<b>Bill Cook</b> \$2,905	<b>Paul Lund</b> \$1,045	<b>Steven Greer</b> \$524	<b>Peter Nikolov</b> \$267
<b>Eric Nichols</b> \$6,810	<b>Robert Olson</b> \$2,533	<b>Roger Fung</b> \$1,035	<b>Ed Stallworth-Cherry</b> \$515	<b>Dorian Oldham</b> \$254
<b>Arkadi Nulman</b> \$6,527	<b>Eric Neal</b> \$2,438	<b>Jose Sanchez</b> \$1,016	<b>Gregory Partee</b> \$421	<b>Lorena Barriere</b> \$252
<b>Steve Foti</b> \$6,323	<b>James Dattilo</b> \$2,057	<b>John Franklin</b> \$1,013	<b>Michael Thomas</b> \$370	<b>David Melcher</b> \$226
<b>Gregory Strausser</b> \$6,051	<b>Steven Lee</b> \$1,868	<b>Raymond Seale</b> \$994	<b>Kim Abraham</b> \$356	<b>Damon Hartley</b> \$226
<b>Wendell Bangs</b> \$4,849	<b>Brian Traboulay</b> \$1,635	<b>Leonard Leach</b> \$957	<b>Marlon Underwood</b> \$348	<b>Maurice Davies</b> \$201
<b>John McCreary</b> \$4,746	<b>Don Goodwin</b> \$1,546	<b>Jonathan Saluk</b> \$936	<b>Andre Abramovich</b> \$307	<b>Steve Surace</b> \$135
<b>Vito Pecoraro</b> \$4,611	<b>Danny VanHouten</b> \$1,402	<b>Christian Adams</b> \$923	<b>Bobak Schnackel</b> \$304	
<b>Theodore Pappas</b> \$4,597	<b>Rebecca Francis</b> \$1,302	<b>Gloria Sanchez</b> \$888	<b>James Bailey</b> \$297	

**Total \$144,258**



**Vlad Basov**

Vlad has been promoted to State General Agent in Texas. Vlad was formerly a Regional General Agent under Larry Geneser. Vlad has been with American Income Life since June 1997.

*"Every single step I have taken since I started at AIL has brought me closer to my goal of becoming a State General Agent. Holding the title of SGA gives me the opportunity to establish myself as a great leader, and give other people a chance to follow in my footsteps on the way to prosperity."*



**Robert Hughes**

Robert has been promoted to State General Agent in North Carolina. Robert was formerly a Regional General Agent under Jack Kirschling. Robert has been with American Income Life since June 1996.

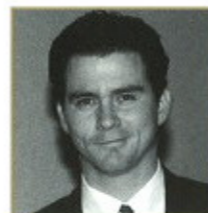
*"The State General Agent opportunity means that I have been coached and have demonstrated how to succeed with American Income Life. Being given this opportunity also means I have the capacity to generate that same success in others."*



**Shashi Parekh**

Shashi has been promoted to State General Agent in North Carolina. Shashi was formerly a Regional General Agent under Joseph Manone. Shashi has been with American Income Life since September 1992.

*"The challenge of being an SGA is great in many ways. As I grow in this leadership role my personal objective will be to foster a strong team environment that will enable my success to be the success of those around me. I hope my contribution will help with the continued growth and excellence of AIL."*



**Allan Jennings**

Allan has been promoted to State General Agent in Utah. Allan was formerly with the William Jennings Agency out of Colorado. Allan started with American Income Life out of the Houston office in 1996.

*"The State General Agent position symbolizes the true opportunity that American Income provides to all their Agents. In my estimation, if you cannot sell this unique opportunity then you need to be in another field of work. When you work for an amazing organization like AIL, the opportunity really just sells itself."*



**Irving Straun**

Irving joined AIL in January 2002 as a State General Agent in the Virgin Islands. Irving was formerly in retail marketing but recognized the need to get back into insurance where he had worked for many years.

*"I believe customer service is the key to success, that is what I like about AIL. They are very customer service focused. I now have the opportunity to meet the needs of working families and look forward to the challenge of making American Income a household name in the Virgin Islands."*



## STATE GENERAL AGENTS



Eric Giglione

Category I	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Eric Giglione	\$250,065	\$144,000	174	\$378,826	78	75.54	\$2,754,091	\$1,596,000	173	\$4,216,208
	Scott Smith	294,877	192,000	154	437,401	78	75.76	3,179,186	1,956,000	163	4,683,168
	David Cohen	130,723	108,000	121	240,370	86	78.92	1,463,449	1,080,000	136	2,735,030
	Hancock-Boles	70,911	84,000	84	96,421	80	77.51	1,053,860	936,000	113	1,429,582
	Richard Rutt	78,299	96,000	82	89,305	89	88.15	569,390	720,000		588,546



Durhon Oldham

Category II	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Durhon Oldham	\$110,849	\$60,000	185	\$110,849	89	83.17	\$831,398	\$444,000	187	\$831,398

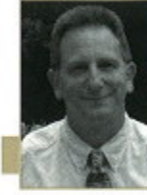


David Cohen & Steve Hartman

Category III	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Cohen-Hartman	\$38,871	\$48,000	81	\$67,233	81	77.15	\$621,842	\$576,000	108	\$1,079,395

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

## STATE GENERAL AGENTS



Steve Friedlander

Category IV	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Steve Friedlander	\$140,310	\$36,000	390	\$164,028	93	76.35	\$1,077,487	\$432,000	249	\$1,399,369
	Joseph Manone	77,079	36,000	214	119,367	82	81.40	825,551	432,000	191	1,452,645
	Lisa D'Amico	33,901	36,000	94	56,741	80	77.83	339,254	432,000		685,543



Chris Lafond

Category V	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Chris Lafond	\$41,827	\$24,000	174	\$61,350	79	78.31	\$450,161	\$288,000	156	\$640,418



Cindy Furer & Bob Whittinghill

Category VI	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Furer-Whittinghill	\$85,268	\$36,000	237	\$96,130	89		\$319,562	\$180,000	178	\$442,701
	Wittenbach-Ostrovsky	49,370	24,000	206	54,000	94		111,429	48,000	232	124,263
	Robert Patterson	37,374	24,000	156	44,539	92		89,016	48,000	185	96,677

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



## Do You Believe in the Impossible?

"There is no use trying," said Alice. "One cannot believe impossible things."

"I dare say you have not had much practice," said the Queen of Hearts. "When I was your age, I always did it for half an hour a day. Why, sometimes I have believed as many as six impossible things before breakfast."

Disney's immortal tale of "Alice in Wonderland" highlights the possibility of accomplishing the impossible. However, for most of us wonderland is just a child's notion, worlds away from reality. In the imaginary world of wonderland rabbits talk and cards come to life, but how any parallels exist to the real world?

For me, wonderland is not that much different from our world, and our reality. If you believe the impossible can be done, then you are a believer in Alice and in wonderland. I know it is easy to be entertained by the notion of fantasy, but I also know it is much more exciting to see our own impossible dreams manifest into reality.

As the 2001 bell rang and the year came to a close, we found ourselves celebrating our \$65 million year. Some said it couldn't be done. At American Income, we believed in the impossible. We proved that wonderland did indeed exist, and that a \$65 million year was possible!

As Alice tumbled down the rabbit hole, she was unsure of her surroundings. As we embarked upon our journey to \$65 million, we were unsure of our surroundings. We were going places we had never been before. New and strange places can appear frightening, yet adventurous.

As we head into 2002, we find ourselves standing in front of another rabbit hole, ready to embark on yet another adventure. Are we prepared to follow the rabbit to this new place we have never been — \$75 million in Agency production and 1.25 million hard cards generated by Public Relations? Do you believe in the impossible?

For Alice, the rabbit hole initially appeared as a dark tunnel. It was then suddenly illuminated with cupboards, bookshelves, maps and pictures hung upon pegs, and finally it opened to an unbelievable adventure land!

This year is sure to be an adventure, but I promise you a rabbit hole lined with:

- People available to help you achieve the impossible. AIL has a leadership circle of P.R. mentors to assist you in recruiting, training, and planning in your local area.
- Updated presentation tapes, printed materials, and an online resource center.
- New markets for 2002, including directions which are currently under development.

- Success stories from the field which will be shared on a regular basis through the Public Relations Resource Center.

Now is the time to step into a new world where minimum standards will measure your success, long term service will be rewarded through additional financial opportunities, and each of you are guaranteed a surreal world filled with adventure!

Let's make the impossible possible. My advice — start believing at least six impossible things before breakfast, then, get ready and jump into the rabbit hole!



FROM THE DESK OF:

**Denise Bowyer**  
Vice President &  
National Director of  
Public Relations

"All acts performed in the world begin in the imagination."

— Barbara Harrison

### December Qualifiers

Robin Denham	\$1,008
Leo VanDenBussche	975
Al Wall	975
Malka Arony	845
Denise Bateman	813
Kenneth Altizer	775
Richard Case	775
Brenda DiSomma	775
Darrell Dorey	775
Rona Spano	775
Joseph Ward	750
Susan Gilbert	748
Bernard Wendekier	715
Anne Bowyer	683
Anat Cohen	550
Patti Morgan	550
Erica Dalager	525
Jacqueline deVooght	525
Bill Gibson	525
Susan Richards	500
Jenny Williams	500
John Wilkinson	480
Richard Meshulam	440
Catherine Briggie	420
Rob Cox	420
Timothy Farr	420
Wendi Rose	400
Ayana Prendergast	313
Becky Cutler	250
Roger Johnson	250
John Molina	250
Casandra Robinson	250
Bryan Wudrick	250
Suzanne Powers	220
Joseph Galusha	210
Manon Brulotte	200
George Farenthold	200
Charles Hill	200
Michael Papale	200
John Wagner	200

Total  
**\$20,635**

### Fourth Quarter Qualifiers

Malka Arony	\$2,000
Denise Bateman	2,000
Leo VanDenBussche	2,000
Al Wall	2,000
Robin Andrade	1,000
Ann Bowyer	1,000
Robin Denham	1,000
William Gibson	1,000
Susan Gilbert	1,000
Laurie Onasch	1,000
Bernard Wendekier	1,000
Jenny Williams	1,000
Anat Cohen	500
Cheryl Cook	500
Jacqueline deVooght	500
Brenda DiSomma	500
Darrell Dorey	500
Vivian Dwyer	500
Susan Fuldauer	500
Richard Meshulam	500
Ayana Prendergast	500
Rona Spano	500
Donald Spohn	500

Total  
**\$21,500**



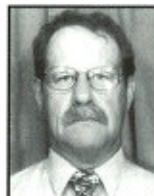


PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Al Wall  
Toronto, ON



Leo VanDenBussche  
Winnipeg, MB

Category B:



Malka Arony  
Phoenix, AZ



Vivian Dwyer  
Ashland, VA

Category C:



Darrell Dorey  
Halifax, NS  
**Record Breaker!**  
YTD No. of Groups  
in Category C



William Gibson  
Woodridge, IL

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	23,930	Rick Altig
2. Rona Spano	8,537	Scott Smith
3. Al Wall	7,832	Joshua Chalom

All Time PR Card Production Record
Month: 18,960 cards <b>Anthony Gentili</b>

Category A	No. Cards	SGA
1. Al Wall	7,832	Joshua Chalom
2. Leo VanDenBussche	6,056	Rick Altig
3. Denise Bateman	5,243	Rick Altig

Category B	No. Cards	SGA
1. Malka Arony	4,203	Cohen-Hartman
2. Vivian Dwyer	2,393	Billy Faulkner
3. Cheryl Cook	2,233	Dennis Ishler

All Time PR Group Production Record
Month: 119 groups <b>Darrell Dorey</b>

Category C	No. Groups	SGA
1. Darrell Dorey	21	Ramin Kouladji
2. William Gibson	16	Scott Smith
3. Richard Case	13	James Surace
3. Jenny Williams	13	Altig-Altig

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	179,791	Rick Altig
2. Charles Hill	50,964	Jatoft-Foti
3. Rona Spano	50,218	Scott Smith

All Time PR Card Production Record
YTD: 61,879 cards <b>Denise Bowyer</b>

Category A	No. Cards	SGA
1. Al Wall	35,394	Joshua Chalom
2. Leo VanDenBussche	32,129	Rick Altig
3. Robin Denham	28,688	Larry Geneser

Category B	No. Cards	SGA
1. Laurie Onasch	31,026	Joseph Manone
2. Malka Arony	23,268	Cohen-Hartman
3. Darrell Dorey	12,376	Ramin Kouladji

All Time PR Card Production Record
YTD: 320 groups <b>Darrell Dorey</b>

Category C	No. Groups	SGA
1. Darrell Dorey	330	Ramin Kouladji
2. Patti Morgan	166	Tim Schroeder
3. Joseph Ward	135	Larry Geneser

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*



## December Qualifiers

### Personal Producers

All Personal Producers who wrote \$8,000 of Net ALP, with one point above the Company's current Quality Averages, won a 50th Anniversary glass business card/pen holder. The winners are as follows:

Laura Adams Tawnya Aguirre Linda Amante Paul Anderson David Ballard Jennifer Baron Lorena Barriere Hamidreza Bassir Machelle Berry Mark Bleier Carl Boldon Thomas Boltz Celine Boudreau Brian Bowers Daniel Bramley Stephen Bright Jason Brinkmeyer Mark Brunetto London Burnett John Cain	David Carey David Cassidy Dale Cavestany Denard Cooper Jason Cooper James Dattilo Danny Desentz Lisa Donoghue Jason Elder Jesse Espinoza Brian Freeth Carmin Fusco Steven Greer Gary Hausman Hal Herman Brian Hoff Roger Hotz David Iarussi Celedonio Javier Anthony Jefferies	Daryl Jones Jean Kamdem Nicholas Klusty Stephen Liberto Frank Lindal Ramin Maghsoud Christopher Mallon James March Brian Martinez Michael McDonald Heeni Mikaere Jacqueline Miru Jerald Muhammad David Mullins Peter Nikolov Jarrod Novicke Arkadi Nulman Sean O'Neill Tim Oztunguc Francisco Perez	Lois Pilcher Vedran Pipinic Dennis Pochron Dustin Raaum John Reinbott Joseph Ricci John Rice Daniel Rivera Joshua Robinson Robert Rodney James Rosowsky Adrienne Ross Duane Roth Imran Satti Richard Sauer James Schneider Susan Schweitzer Kobina Sekyi Shamshinder Sidhu Steaven Snow	Daman Spicer Thaddeus Szuwalski Lawrence Tenamore Lance Thomas Tomas Thundiyl Charles Todd Brian Traboulay Latonya Tucker Thomas Vaughn George Vrbn Bill Wade Daryl Wilkens Wai-Ming Wong Roy Zeikle Jinzhou Zhao Brian Zophin
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All Personal Producers who wrote \$12,000 of Net ALP, with one point above the Company's current Quality Averages, won a 50th Anniversary watch. The winners are as follows:

Christian Adams Larry Adebesein Therone Alexander Nestor Aramayo Peter Bardeson Jim Bianchi Timothy Cruise	Volodymyr Derevyanyy Dallas Dixon Harold Elliott Joseph Habeeb Jeff Hermes Ryan Hungate Stephen Kapsalis	Shon Lange Dan Louie Buck Luymes Erik Martinez Kelly McDonald Harold McSweeney Carla Miller	Joseph Moore Peter Novellino Brian Quinn Kendra Roberts Marc Rosen Andrew Rossberg Derek Sandilands	Moneesha Smith Ruben Soberanes Jeffrey Szmanda Robert Ulreich Ronald VanWoesik Cherie Waipouri David Wang
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### P.R. Representatives

All P.R. Representatives who submitted two Original TG contracts, with a minimum combined membership of 500 members, won a 50th Anniversary glass business card/pen holder. The winners are as follows:

Joseph Galusha

All P.R. Representatives who submitted three Original TG contracts, with a minimum combined membership of 1,000 members, won a 50th Anniversary watch. The winners are as follows:

Richard Case	Darrell Dorey	Bill Gibson	Jennifer Opra
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## New Opportunities

The new year is always a time for renewal and change, but it is also a time for new beginnings. January 2002 ushers in many new beginnings for American Income, and for me. For the Company, the new year brings new achievements, new goals and a new slogan. For me, 2002 brings an exciting opportunity as AIL's National Director of SGA Development.

Most of us have grown up with the idea that succeeding in management is the best way to develop leadership skills. However, there are some real personality differences between managers and leaders. Managers are people who oversee and direct activities. Leaders are people who step up before others and show the way. In short, not every manager is a leader, and not every leader is a manager. So then, the question remains, "How can

potential leaders rise through the ranks of management?" Harold Weinstein, Chief Operating Officer of *Caliper Corporation* once said, "At the end of the day, the most important — and difficult — responsibility of current leaders is to mentor future leaders, provide opportunities for them to make a difference, and get out of their way." At American Income, with this newly developed position of National Director of SGA Development, we are planning to do just that.

In my capacity as director, I will serve two functions. First, I will be working with new State General Agents to set up systems in all areas of their Agencies to provide a solid foundation for growth. Second, I will be working closely with existing State General Agents to identify and develop leaders who have the talent and ambition to become State General Agents.

As I travel to Agencies across the country, I will be looking for future leaders — Agents who possess the talent, spirit, and drive to rise to the top. In other words, I will be looking at each and every one of you who desire to carry the acronym SGA after your name.

I am honored to fill the new role of National Director of SGA Development. I believe it is a position which will not only continue Company growth but, more importantly, will give the future leaders of this Company an avenue to achieve AIL's most coveted position of State General Agent. I am not exactly Ed

McMahon, and AIL is not exactly *Star Search*, but we are seeking the very best and brightest future leaders for this Company. Our growth depends on our leaders! Now is the time to step up and show others the way, and I am here to help each and every one of you do just that. I look forward to working with you to make 2002 the most productive in Company history.



FROM THE DESK OF:

**Robert Falvo**  
National Director of  
SGA Development

"Commitment unlocks the doors of imagination, allows vision, and gives us the right stuff to turn our dreams into reality."

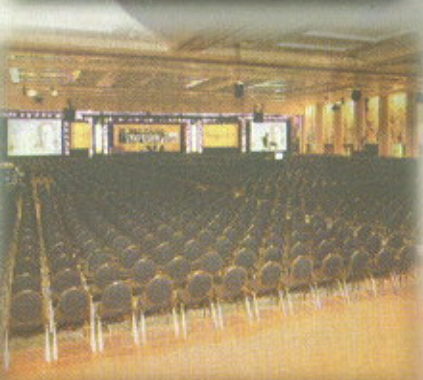
— James Womack





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 *Another Great AIL Destination*  
June 12-15, 2003

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